

Form ADV Part 2B – Brochure Supplement

For

**Michael J. Cooney
Senior Vice President, Private Wealth Advisor
Alternative Investments Director**

Effective: March 27, 2023

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael J. Cooney (CRD# 1330390) in addition to the information contained in the Claro Advisors LLC (“Claro” or the “Advisor”, CRD# 160294) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Claro Disclosure Brochure or this Brochure Supplement, please contact us at (800) 604-2838 or by email at info@claroadvisors.com.

Additional information about Mr. Cooney is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1330390.

Item 2 – Educational Background and Business Experience

Michael J. Cooney, born in 1958, is dedicated to advising Clients of Claro as a Wealth Advisor. Mr. Cooney earned a Bachelor of Science from Cornell University in 1982. Additional information regarding Mr. Cooney's employment history is included below.

Employment History:

Wealth Advisor, Claro Advisors LLC	12/2022 to Present
Financial Advisor, Morgan Stanley	04/2014 to 09/2022
Portfolio Manager, Griffin Asset Management	12/2010 to 12/2013

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

We encourage you to independently view the background of Mr. Cooney on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1330390.

Item 4 – Other Business Activities

Mr. Cooney is dedicated to the investment advisory activities of Claro's Clients. Mr. Cooney does not have any other business activities.

Item 5 – Additional Compensation

Mr. Cooney is dedicated to the investment advisory activities of Claro's Clients. Mr. Cooney does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Cooney serves as a Wealth Advisor of Claro and is supervised by Jennifer Street, the Chief Compliance Officer. Ms. Street can be reached at (800) 604-2838.

Claro has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Claro. Further, Claro is subject to regulatory oversight by various agencies. These agencies require registration by Claro and its Supervised Persons. As a registered entity, Claro is subject to examinations by regulators, which may be announced or unannounced. Claro is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.